

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: BERTHA J MERTON

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Case No.: 05-64052

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2005.
- 2) This case was confirmed on 04/10/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/24/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/01/2008, 08/04/2009.
- 5) The case was dismissed on 09/14/2009.
- 6) Number of months from filing to the last payment: 44
- 7) Number of months case was pending: 48
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 61,200.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 30,185.00
Less amount refunded to debtor	\$ 30.00
NET RECEIPTS	\$ 30,155.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,824.61
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,324.61**

Attorney fees paid and disclosed by debtor **\$ 1,150.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COOK COUNTY TREASURE	SECURED	7,600.00	15,214.60	13,270.00	5,707.81	1,410.14
INTERNAL REVENUE SER	SECURED	18,975.00	14,321.95	14,321.95	6,228.12	1,519.25
WILSHIRE CREDIT CORP	SECURED	115,480.00	116,147.23	.00	.00	.00
ADT SECURITY SYSTEMS	UNSECURED	558.00	NA	NA	.00	.00
AMERICREDIT FINANCIA	UNSECURED	3,051.00	NA	NA	.00	.00
APPLIED CARD BANK	UNSECURED	2,705.00	NA	NA	.00	.00
BANK OF AMERICA NA	UNSECURED	13,400.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,552.00	2,552.41	2,552.41	.00	.00
CAPITAL ONE BANK	UNSECURED	462.00	NA	NA	.00	.00
SEARS CARD	UNSECURED	10,625.00	NA	NA	.00	.00
CHASE BANK N A	UNSECURED	4,425.00	NA	NA	.00	.00
CITIBANK	UNSECURED	16,929.00	NA	NA	.00	.00
DISCOVER CARD	UNSECURED	11,101.00	NA	NA	.00	.00
FIRST NATIONAL CREDI	UNSECURED	387.00	NA	NA	.00	.00
GEMB/WALMART	UNSECURED	4,850.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	402.00	401.39	401.39	.00	.00
ST JAMES HOSPITAL	UNSECURED	491.00	510.44	510.44	.00	.00
WILSHIRE CREDIT CORP	SECURED	NA	10,826.02	11,076.02	4,263.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	11,974.69	11,974.69	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	11,977.44	11,977.44	4,398.47	.00
AMERICREDIT FINANCIA	SECURED	3,000.00	3,064.24	3,064.24	3,064.24	239.36
ECAST SETTLEMENT COR	UNSECURED	NA	1,716.78	1,716.78	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	236.88	236.88	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PORTFOLIO RECOVERY A	OTHER	NA	NA	NA	.00	.00
WILSHIRE CREDIT CORP	SECURED	NA	3,176.52	.00	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	11,076.02	4,263.00	.00
Debt Secured by Vehicle	3,064.24	3,064.24	239.36
All Other Secured	<u>27,591.95</u>	<u>11,935.93</u>	<u>2,929.39</u>
TOTAL SECURED:	41,732.21	19,263.17	3,168.75
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>11,977.44</u>	<u>4,398.47</u>	<u>.00</u>
TOTAL PRIORITY:	11,977.44	4,398.47	.00
GENERAL UNSECURED PAYMENTS:	17,392.59	.00	.00

Disbursements:

Expenses of Administration	\$ 3,324.61	
Disbursements to Creditors	\$ 26,830.39	
TOTAL DISBURSEMENTS:		\$ 30,155.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/22/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.